

Information to identify the case:			
Debtor 1	Derek J Kovalcin		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	19-22643-CMB		
Social Security number or ITIN		xxx-xx-8226	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		13 6/29/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Derek J Kovalcin	
2. All other names used in the last 8 years		
3. Address	511 Carmalott St Irwin, PA 15642	
4. Debtor's attorney Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: ecf@westernpabankruptcy.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 7/29/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 26, 2019 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 10/25/19 Filing deadline: 9/9/19 Filing deadline: 12/26/19 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 8/26/19 at 02:00 PM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Derek J Kovalcin
 Debtor

Case No. 19-22643-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
 Form ID: 309I

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Jul 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2019.

db +Derek J Kovalcin, 511 Carmalott St, Irwin, PA 15642-2504
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15080317 +Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
 15080318 Bb&t, Credit Card Disputes, Wilson, NC 27894
 15080321 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000
 15095037 +Excelsa Health, 134 Industrial Park Road, Greensburg, PA 15601-7328
 15080324 +Jpmcb Card, Po Box 15298, Wilmington, DE 19850-5298
 15080325 +Kubota Credit Corporat, Po Box 2046, Grapevine, TX 76099-2046
 15080326 +M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495
 15080327 Mfgs & Traders Trust, Po Box 7678, Buffalo, NY 14240
 15080328 +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271
 15080330 +Sheffield Financial Co, Attn Credit Disputes Dept, Clemmons, NC 27012
 15095052 +Weltman Weinberg & Reis, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: ecf@westernpabankruptcy.com Jul 30 2019 02:42:53 Lawrence W. Willis,
 Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 30 2019 02:45:00 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jul 30 2019 02:45:03
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +EDI: PRA.COM Jul 30 2019 06:28:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15095026 +EDI: AMEREXPR.COM Jul 30 2019 06:28:00 American Express, Post Office Box 297871,
 Fort Lauderdale, FL 33329-7871
 15095027 EDI: AIS.COM Jul 30 2019 06:28:00 American Info Source Lp, Post Office Box 248848,
 Oklahoma City, OK 73124-8848
 15095032 +EDI: CITICORP.COM Jul 30 2019 06:28:00 CITIBANK, 701 E 60TH ST N,
 Sioux Falls, SD 57104-0493
 15095033 +EDI: CITICORP.COM Jul 30 2019 06:28:00 CITIBANK SOUTH DAKOTA N A,
 701 E. 60th Street North, Sioux Falls, SD 57104-0493
 15080319 +EDI: CAPITALONE.COM Jul 30 2019 06:28:00 Cap1/bstby, Po Box 30253,
 Salt Lake City, UT 84130-0253
 15085381 EDI: CAPITALONE.COM Jul 30 2019 06:28:00 Capital One Bank (USA), N.A.,
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
 15080320 +EDI: CAPITALONE.COM Jul 30 2019 06:28:00 Capital One Bank Usa N, Po Box 30281,
 Salt Lake City, UT 84130-0281
 15080322 +E-mail/Text: bankruptcy@clearviewfcu.org Jul 30 2019 02:45:04 Clearview Federal Cu,
 8805 University Blvd, Coraopolis, PA 15108-4212
 15083931 EDI: DISCOVER.COM Jul 30 2019 06:28:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 15080323 +EDI: DISCOVER.COM Jul 30 2019 06:28:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 15095040 +EDI: IRS.COM Jul 30 2019 06:28:00 Internal Revenue Service, 1000 Liberty Avenue,
 Room 727, Pittsburgh, PA 15222-4107
 15080329 +EDI: PRA.COM Jul 30 2019 06:28:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100,
 Norfolk, VA 23502-4952
 15095048 +EDI: RMSC.COM Jul 30 2019 06:28:00 SYNCB, C/O P O BOX 965015, Orlando, FL 32896-0001
 15080331 +EDI: RMSC.COM Jul 30 2019 06:28:00 Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
 15080332 +EDI: RMSC.COM Jul 30 2019 06:28:00 Syncb/sams Club Dc, Po Box 965005,
 Orlando, FL 32896-5005
 15080622 +EDI: RMSC.COM Jul 30 2019 06:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15080333 +EDI: CITICORP.COM Jul 30 2019 06:28:00 Thd/cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Lakeview Loan Servicing, LLC
 15095028* +Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
 15095029* Bb&t, Credit Card Disputes, Wilson, NC 27894
 15095030* +Cap1/bstby, Po Box 30253, Salt Lake City, UT 84130-0253
 15095031* +Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
 15095034* +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000
 15095035* +Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
 15095036* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
 15095038* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
 15095039* Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
 15095041* +Jpmcb Card, Po Box 15298, Wilmington, DE 19850-5298
 15095042* +Kubota Credit Corporat, Po Box 2046, Grapevine, TX 76099-2046

District/off: 0315-2

User: aala
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Total Noticed: 35

Date Rcvd: Jul 29, 2019

***** BYPASSED RECIPIENTS (continued) *****

15095043* +M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495
15095044* Mfrs & Traders Trust, Po Box 7678, Buffalo, NY 14240
15095045* +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271
15095046* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15095047* Sheffield Financial Co, Attn Credit Disputes Dept, Clemmons, NC 27012
15095049* +Synch/lowes, Po Box 956005, Orlando, FL 32896-0001
15095050* +Synch/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15095051* +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTALS: 1, * 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Lawrence W. Willis on behalf of Debtor Derek J Kovalcin ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4